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study I analyze Bitcoin transaction data and build an economic model on Bitcoin traders incentives to decompose the Bitcoin price into a utility driven component a speculative component and a friction component The model I build extends the LDA Latent Dirichlet Allocation model and I perform a paralleled collapsed Gibbs Sampling method to estimate the realized incentives of each individual trader at each time point For post estimation analysis I look into major headline news to see which how information or rumor affects the different components of the Bitcoin price The preliminary results show interesting patterns of trading and pricing in the Bitcoin market for the first time **The Power of Cash** Jay L.

Zagorsky,2025-04-01 Why cash is worth preserving in an increasingly cashless society Over the last thirty years we have witnessed a rapid transformation in the way that people pay for goods and services Where we used to use cash for all but our largest purchases many people now prefer credit cards debit cards cryptocurrency and electronic services like Venmo PayPal or Alipay And that s not necessarily a good thing In The Power of Cash Why Using Paper Money is Good for You and Society Professor Jay Zagorsky former advisor to the Boston Federal Reserve delivers a startlingly insightful and eye opening discussion of the harmful and unintended consequences of the demise of paper money The author convincingly argues that cash is an essential and helpful tool that s worth preserving for the long run You ll learn why using cash makes it easier to control your spending secures your anonymity and privacy against bad actors intent on stealing your data mitigates the chaos of climate change and war and helps the poor vulnerable unbanked and disenfranchised to navigate society You ll also discover When business and governments can refuse to take your paper money How cash maintains your privacy and anonymity from tech companies hackers banks and others How cash ensures companies cannot charge you a high custom price The potential dangers of giving governments control and knowledge of your spending How cash controls additional fees and costs associated with electronic purchases Perfect for anyone with an interest in the way we pay for the things we buy each and every day The Power of Cash is also a must read for people interested in the implications of a truly cashless society on personal finance technology politics and social justice

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